

**Information to identify the case:**

Debtor 1 John R D'Aiuto  
First Name Middle Name Last Name  
Debtor 2 Kathleen S D'Aiuto  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4221**

EIN --

Social Security number or ITIN **xxx-xx-7998**

EIN --

United States Bankruptcy Court **District of New Jersey**

Case number: **11-43367-JKS**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John R D'Aiuto

Kathleen S D'Aiuto

1/26/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John R D'Aiuto  
 Kathleen S D'Aiuto  
 Debtors

Case No. 11-43367-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Jan 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2017.

db/jdb +John R D'Aiuto, Kathleen S D'Aiuto, 10 Carrie Court, Nutley, NJ 07110-3003  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 512689019 +Capital One, N.A., c/o Creditors Bankruptcy Serv., P.O. Box 740933, Dallas, TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2017 19:46:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2017 19:46:33 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

512544978 EDI: GMACFS.COM Jan 26 2017 19:23:00 Ally Auto, P.O. Box 380902,  
 Bloomington, MN 55438-0902  
 512722492 +EDI: GMACFS.COM Jan 26 2017 19:23:00 Ally Financial, c/o Ally Servicing LLC,  
 P.O. Box 130424, Roseville, MN 55113-0004  
 512704526 +EDI: OPHSUBSID.COM Jan 26 2017 19:23:00 BACK BOWL I LLC, SERIES C,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512544979 EDI: CAPITALONE.COM Jan 26 2017 19:23:00 Cap One, Po Box 85520, Richmond, VA 23285  
 513287566 +EDI: BASSASSOC.COM Jan 26 2017 19:23:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 512544980 +EDI: CHASE.COM Jan 26 2017 19:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 512642715 EDI: CHASE.COM Jan 26 2017 19:23:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 512544981 +EDI: CITICORP.COM Jan 26 2017 19:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 512569519 +EDI: TSYS2.COM Jan 26 2017 19:23:00 Department Stores National Bank/Macys,  
 C/O Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 512560151 EDI: DISCOVER.COM Jan 26 2017 19:23:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 512544982 +EDI: DISCOVER.COM Jan 26 2017 19:23:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 512544983 +EDI: TSYS2.COM Jan 26 2017 19:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 512676617 EDI: FORD.COM Jan 26 2017 19:23:00 Ford Motor Credit Company LLC, Dept 55953,  
 P O Box 55000, Detroit MI 48255-0953  
 512544984 +EDI: FORD.COM Jan 26 2017 19:23:00 Ford Motor Credit, C/O ASG, P.O. Box 105704,  
 Atlanta, GA 30348-5704  
 513293684 EDI: RMSC.COM Jan 26 2017 19:23:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 512544985 +EDI: RMSC.COM Jan 26 2017 19:23:00 Gemb/jcp, Po Box 965005, Orlando, FL 32896-5005  
 512544986 +EDI: RMSC.COM Jan 26 2017 19:23:00 Gemb/old Navy, Po Box 981400, El Paso, TX 79998-1400  
 512544987 EDI: HFC.COM Jan 26 2017 19:23:00 Hsbc/bsbuy, Po Box 15519, Wilmington, DE 19850  
 512866807 +EDI: BASSASSOC.COM Jan 26 2017 19:23:00 HSBK Bank Nevada, N.A.,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 512544988 +EDI: CBSKOHLS.COM Jan 26 2017 19:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 512806270 EDI: BL-CREDIGY.COM Jan 26 2017 19:23:00 Main Street Acquisition Corp, Becket and Lee LLP,  
 Attorneys/Agent for Creditor, POB 3001, Malvern, PA 19355-0701  
 512853819 +E-mail/Text: bknotice@ncmllc.com Jan 26 2017 19:46:46 National Capital Management, LLC,  
 agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
 Memphis, TN 38125-1741  
 512712345 +EDI: OPHSUBSID.COM Jan 26 2017 19:23:00 OAK HARBOR CAPITAL III, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512873664 EDI: PRA.COM Jan 26 2017 19:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541  
 512877673 EDI: PRA.COM Jan 26 2017 19:23:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
 512811054 EDI: PRA.COM Jan 26 2017 19:23:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
 513885634 +EDI: PRA.COM Jan 26 2017 19:23:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 513885633 +EDI: PRA.COM Jan 26 2017 19:23:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 512648984 EDI: Q3G.COM Jan 26 2017 19:23:00 Quantum3 Group LLC as agent for,  
 World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788  
 513293685 EDI: RECOVERYCORP.COM Jan 26 2017 19:23:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 512544989 +EDI: SEARS.COM Jan 26 2017 19:23:00 Sears/cbna, 701 East 60th St N,  
 Sioux Falls, SD 57104-0432  
 512834761 EDI: BECKLEE.COM Jan 26 2017 19:23:00 State Farm Bank, c/o Becket and Lee LLP, POB 3001,  
 Malvern PA 19355-0701  
 512544990 +EDI: STFM.COM Jan 26 2017 19:23:00 State Farm Financial S, 3 State Farm Plaza N-4,  
 Bloomington, IL 61791-0002  
 516581307 EDI: USBANKARS.COM Jan 26 2017 19:23:00 U.S. Bank National Association,  
 c/o U.S. Bank Home Mortgage, a division of U.S. Bank National Assoc.,  
 4801 Frederica Street, Owensboro, Kentucky 42301

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Jan 26, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512598475	EDI: USBANKARS.COM Jan 26 2017 19:23:00	US Bank N.A., P.O. Box 5229, Cincinnati, OH 45201-5229
512544991	EDI: USBANKARS.COM Jan 26 2017 19:23:00	US Bank, 425 Walnut St, Cincinnati, OH 45202
512544992	+EDI: USBANKARS.COM Jan 26 2017 19:23:00	US Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441
512544993	+EDI: WFNNB.COM Jan 26 2017 19:23:00	Wfnnb/chadwicksvisa, Po Box 182273, Columbus, OH 43218-2273
512544994	+EDI: WFNNB.COM Jan 26 2017 19:23:00	Wfnnb/mandee, 995 W 122nd Ave, Westminster, CO 80234-3417
514733937	+EDI: BASSASSOC.COM Jan 26 2017 19:23:00	eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
514733938	+EDI: BASSASSOC.COM Jan 26 2017 19:23:00	eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712, eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083
		TOTAL: 43

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2017 at the address(es) listed below:

David L. Stevens	on behalf of Joint Debtor Kathleen S D'Aiuto	dsteven@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
David L. Stevens	on behalf of Debtor John R D'Aiuto	dsteven@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
Denise E. Carlon	on behalf of Creditor	U.S. Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor	US Bank National Association nj_ecf_notices@buckleymadole.com
Joshua I. Goldman	on behalf of Creditor	U.S. Bank, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg		magecf@magtrustee.com
William M. E. Powers, III	on behalf of Creditor	US Bank National Association ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor	US Bank National Association ecf@powerskirn.com
		TOTAL: 8